Chapter 16.18

FLOOD HAZARD AREAS AND IMPLEMENTATION OF NATIONAL FLOOD INSURANCE PROGRAM

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Section 16.18.010 Findings of fact.

- A. The flood hazard areas of the City of Riverside are subject to periodic inundation which results in loss of life and property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety and general welfare.
- B. These flood losses are caused by the cumulative effect of obstructions in areas of special flood hazards which increase flood heights and velocities, and when inadequately anchored, damage uses in other areas. Uses that are inadequately floodproofed, elevated or otherwise protected from flood damage also contribute to the flood loss. (Ord. 5640 § 1, 1988)

Section 16.18.015 Purpose.

This chapter is adopted pursuant to the requirements of the National Flood Insurance Program, 42 USC 4001 et seq., including all regulations adopted pursuant thereto, and supplements the regulations previously adopted and codified in this code. The purpose of this chapter is to promote and protect the public health, safety, and general welfare, and to minimize public and private losses due to flood conditions in specific areas by provisions designed:

- A. To protect human life and health:
- B. To minimize expenditure of public money for costly flood control projects:
- C. To minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public;
 - D. To minimize prolonged business interruptions;
 - E. To minimize damage to public facilities and utilities such as water and gas mains,

electric, telephone and sewer lines, streets and bridges located in areas of special flood hazard;

- F. To help maintain a stable tax base by providing for the second use and development of areas of special flood hazard so as to minimize future flood blight areas;
- G. To insure that potential buyers are notified that property is in an area of special flood hazard; and
- H. To insure that those who occupy the areas of special flood hazard assume responsibility for their actions. (Ord. 5640 § 1, 1988; Ord. 5039 § 1, 1982)

Section 16.18.020 Methods of reducing flood losses.

In order to accomplish its purposes, this chapter includes methods and provisions for:

- A. Restricting or prohibiting uses which are dangerous to health, safety, and property due to water or erosion hazards, or which result in damaging increases in erosion or flood heights or velocities;
- B. Requiring that uses vulnerable to floods, including facilities which serve such uses, be protected against flood damage at the time of initial construction;
- C. Controlling the alteration of natural floodplains, stream channels, and natural protective barriers, which help accommodate or channel floodwaters;
- D. Controlling filling, grading, dredging, and other development which may increase flood damage; and
- E. Preventing or regulating the construction of flood barriers which will unnaturally divert floodwaters or which may increase flood hazards in other areas. (Ord. 5640 § 1, 1988)

Section 16.18.025 Definitions.

Unless specifically defined below, words or phrases used in this chapter shall be interpreted so as to give them the meaning they have in common usage and to give this chapter its most reasonable application. As used in this chapter, the following terms shall have the meanings as herein set forth:

"Area of shallow flooding" means a designated AO or AH Zone on the Flood Insurance Rate Map (FIRM). The base flood depths range from one to three feet; a clearly defined channel does not exist; the path of flooding is unpredictable and indeterminate; and velocity flow may be evident.

"Area of special flood hazard" - see "Special flood hazard area."

"Base flood" means the flood having a one percent chance of being equaled or exceeded in any given year (also called the "100-year flood").

"Basement" means any area of the building having its floor subgrade (below ground level) on all sides.

"Breakaway walls" are any type of walls, whether solid or lattice, and whether constructed of concrete, masonry, wood, metal, plastic or any other suitable building material which is not part of the structural support of the building and which is designed to break away under abnormally high tides or wave action without causing any damage to the structural integrity of the building on which they are used or any buildings to which they might be carried by floodwaters. A breakaway wall shall have a safe design loading resistance of not less than ten and no more than twenty pounds per square foot. Use of breakaway walls must be certified by a registered engineer or architect and shall meet the following conditions:

- 1. Breakaway wall collapse shall result from a water load less than that which would occur during the base flood; and
- 2. The elevated portion of the building shall not incur any structural damage due to the effects of wind and water loads acting simultaneously in the event of the base flood.

"Development" means any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading,

paving, excavation or drilling operations.

"Flood or flooding" means a general and temporary condition of partial or complete inundation of normally dry land areas from (1) the overflow of floodwaters, (2) the unusual and rapid accumulation or runoff of surface waters from any source, and/or (3) the collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels or suddenly caused by an unusually high water level in a natural body of water, accompanied by a severe storm, or by an unanticipated force of nature, such as flash flood or an abnormal tidal surge, or by some similarly unusual and unforeseeable event which results in flooding as defined in this definition.

"Flood Boundary and Floodway Map" means the official map on which the Federal Emergency Management Agency or Federal Insurance Administration has delineated both the areas of flood hazard and the floodway.

"Flood Insurance Rate Map (FIRM)" means the official map on which the Federal Emergency Management Agency or Federal Insurance Administration has delineated both the areas of special flood hazards and the risk premium zones applicable to the community.

"Flood Insurance Study" means the official report provided by the Federal Insurance Administration that includes flood profiles, the FIRM, the Flood Boundary and Floodway Map, and the water surface elevation of the base flood.

"Floodplain or flood-prone area" means any land area susceptible to being inundated by water from any source (see definition of "flooding").

"Floodplain management" means the operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to emergency preparedness plans, flood control works and floodplain management regulations.

"Floodplain management regulations" means zoning ordinances, subdivision regulations, building codes, health regulations, special purpose ordinances (such as floodplain ordinance, grading ordinance and erosion control ordinance) and other applications of police power. The term describes such State or local regulations in any combination thereof, which provide standards for the purpose of flood damage prevention and reduction.

"Floodproofing" means any combination of structural and nonstructural additions, changes, or adjustments to structures which reduce or eliminate flood damage to real eState or improved real property, water and sanitary facilities, structures and their contents.

"Floodway" means the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one foot. Also referred to as "Regulatory floodway."

"Highest adjacent grade" means the highest natural elevation of the ground surface prior to construction next to the proposed walls of a structure.

"Lowest floor" means the lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage in an area other than a basement area is not considered a building's lowest floor; provided, that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of this chapter.

"Manufactured home" means a structure, transportable in one or more sections, which is built on a permanent chassis and is designed for use with or without a permanent foundation when connected to the required utilities. For floodplain management purposes the term "manufactured home" also includes park trailers, travel trailers and other similar vehicles placed on a site for greater than one hundred eighty consecutive days.

"Manufactured home park or subdivision" means a parcel (or contiguous parcels) of land divided into two or more manufactured home lots for sale or rent.

"Mean sea level" means, for purposes of the National Flood Insurance Program, the National Geodetic Vertical Datum (NGVD) of 1929 or other datum, to which base flood

elevations shown on the City's Flood Insurance Rate Map are referenced.

"New construction" means, for floodplain management purposes, structures for which the "start of construction" commenced on or after the effective date of a floodplain management regulation adopted by this City.

"One-hundred-year flood" or "100-year flood" means a flood which has a one percent annual probability of being equalled or exceeded. It is identical to the "base flood," which will be the term used throughout this chapter.

"Person" means an individual, firm, partnership, association or corporation, or an agent of the aforementioned, or this State or its agencies or political subdivisions.

"Remedy a violation" means to bring the structure or other development into compliance with State or local floodplain management regulations, or, if this is not possible, to reduce the impacts of its noncompliance. Ways that impacts may be reduced include protecting the structure or other affected development from flood damages, implementing the enforcement provisions of the ordinance or otherwise deterring future similar violations, or reducing federal financial exposure with regard to the structure or other development.

"Riverine" means relating to, formed by, or resembling a river (including tributaries), stream or brook.

"Special flood hazard area (SFHA)" means an area having special flood or flood-related erosion hazards, and shown on an FHBM or FIRM as Zone A, AO, A1-30, AE, A99 or AH.

"Start of Construction" includes substantial improvement, and means the date the building permit was issued, provided the actual start of construction, repair, reconstruction, placement, or other improvement was within one hundred eighty days of the permit date. The actual start means either the first placement of permanent construction of a structure on a site, such as the pouring of slab or footings, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured home on a foundation. Permanent construction does not include land preparation, such as clearing, grading and filling; nor does it include the installation of streets and/or walkways; nor does it include the excavation for a basement, footings, piers, or foundations or the erection of temporary forms; nor does it include the installation on the property of accessory buildings, such as garages or sheds not occupied as dwelling units or not part of the main structure.

"Structure" means a walled and roofed building, including a gas or liquid storage tank, that is principally above ground, as well as a manufactured home.

"Substantial improvement" means any repair, reconstruction, or improvement of a structure, the cost of which equals or exceeds fifty percent of the market value of the structure either:

- 1. Before the improvement or repair is started; or
- 2. If the structure has been damaged, and is being restored, before the damage occurred.

For the purposes of this definition "substantial improvement" is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include either:

- 1. Any project for improvement of a structure to comply with existing State or local health, sanitary, or safety code specifications which are solely necessary to assure safe living conditions; or
- 2. Any alteration of a structure listed on the National Register of Historic Places or a State Inventory of Historic Places.

"Variance" means a grant of relief from the requirements of this chapter which permits construction in a manner that would otherwise be prohibited by this chapter.

"Violation" means the failure of a structure or other development to be fully compliant with the City's floodplain management regulations. A structure or other development without the

elevation certificate, other certifications, or other evidence of compliance required in this chapter is presumed to be in violation until such time as that documentation is provided. (Ord. 5640 § 1, 1988; Ord. 5039 § 2, 1982)

Section 16.18.030 Applicability.

This chapter shall apply to all areas of special flood hazards within the jurisdiction of the City of Riverside. The areas of special flood hazard, identified by the Federal Emergency Management Agency in a scientific and engineering report entitled "Flood Insurance Study for the City of Riverside" dated August 2, 1996 and the accompanying Flood Insurance Rate Map (FIRM) also dated August 2, 1996, are hereby adopted by reference and declared to be a part of this chapter. Said Flood Insurance Study is on file in the Public Works Department, City Hall, Riverside, California. This Flood Insurance Study is the minimum area of applicability of this chapter and may be supplemented by studies for other areas which allow implementation of this chapter and which are recommended to the City Council by the Public Works Director. (Ord. 6369 § 1, 1997; Ord. 6181 § 1, 1994: Ord. 5640 § 1, 1988; Ord. 5039 § 3, 1982)

Section 16.18.035 Compliance.

- A. Notwithstanding the provisions of any other ordinance to the contrary, no structure or land shall hereafter be constructed, located, extended, converted, or altered without full compliance with the terms of this chapter and other applicable regulations. Violations of the provisions of this chapter by failure to comply with any of its requirements (including violations of conditions and safeguards established in connection with conditions) shall constitute a misdemeanor. Nothing herein shall prevent the City Council from taking such lawful action as is necessary to prevent or remedy any violation.
- B. This chapter is not intended to repeal, abrogate, or impair any existing easements, covenants, or deed restrictions. However, where this chapter and another ordinance, easement, covenant, or deed restriction conflict or overlap, whichever imposes the more stringent restrictions shall prevail. (Ord. 5640 § 1, 1988; Ord. 5039 § 4, 1982)

Section 16.18.040 Interpretation.

In the interpretation and application of this chapter, all provisions shall be:

- A. Considered as minimum requirements:
- B. Liberally construed in favor of the governing body; and
- C. Deemed neither to limit nor repeal any other powers granted under State statutes. (Ord. 5640 § 1, 1988)

Section 16.18.045 Procedure.

A. Insofar as it is feasible, it is intended that the requirements of this chapter shall be integrated into the processing of applications or permits under the provision of Titles 16, 18 and 19 of this code or any codes adopted by reference therein. No permit or approval for development in any area of special flood hazards established in Section 16.18.030 will be granted until the provisions of this chapter have been met. When the information required or the procedures involved in the processing of such application or permit is not sufficient to address the matters required by this chapter, such additional information as reasonably required by the Planning Director, Public Works Director or Building Official of the City shall be filed by the applicant prior to the processing of the application. Such additional information shall include the following: proposed elevation in relation to mean sea level, of the lowest floor (including basement) of all structures; proposed elevation in relation to mean sea level to which any structure will be floodproofed; all required certifications; and description of the extent to which

any watercourse will be altered or relocated as a result of proposed development.

- B. When base flood elevation data has not been provided in accordance with Section 16.18.030 of this chapter, the Public Works Director shall obtain, review, and reasonably utilize any base flood elevation and floodwater data available from a federal, State or other source, in order to administer Sections 16.18.050 through 16.18.075. Any such information shall be submitted to the City Council of the City for adoption. The Public Works Director shall make interpretations where needed, as to the exact location of the boundaries of the areas of special flood hazard (for example, where there appears to be a conflict between mapped boundaries and actual field conditions). The person contesting the location of the boundary shall be given an opportunity to appeal the interpretation as provided in Section 16.18.080.
- C. Upon acceptance of an application for development in any area of special flood hazard as being complete for filing, the application shall be:
 - 1. Reviewed to determine if the requirements of this chapter have been satisfied;
 - 2. All other required State and federal permits have been obtained;
 - 3. The site is reasonably safe from flooding; and
- 4. The proposed development does not adversely affect the carrying capacity of the areas where base flood elevations have been determined but a floodway has not been designated.

For purposes of this chapter, "adversely affects" means that the cumulative effect of the proposed development when combined with all other existing and anticipated development will not increase the water surface elevation of the base flood more than one foot at any point.

- D. Whenever a watercourse is to be altered or relocated, the Public Works Director shall notify any affected adjacent communities and the California Department of Water Resources prior to any such alteration or relocation, and submit evidence of such notification to the Federal Insurance Administration. No permit shall be approved which reduces or diminishes the flood carrying capacity of the altered or relocated portion of the watercourse.
- E. The Building Official shall obtain and maintain for public inspection and make available as needed, the certifications as hereinafter required by this chapter including, but not limited to:
 - 1. The certification required in Section 16.18.050 (C)(1) (floor elevations);
- 2. The certification required in Section 16.18.050 (C)(2) (elevations in areas of shallow flooding);
- 3. The certification required in Section 16.18.050 (C)(3) (elevations or floodproofing of nonresidential structures);
- 4. The certification required in Sections 16.18.050(C)(4) or 16.18.050(C)(4)(b) (wet floodproofing standard);
 - 5. The certification required in Section 16.18.060(B) (subdivision standards); and
- 6. The certification required in Section 16.18.075(A) (floodway encroachments). (Ord. 5640 § 1, 1988; Ord. 5039 § 5, 1982)

Section 16.18.050 Standards of construction.

In all areas of special flood hazards the following standards are required:

- A. Anchoring.
- 1. All new construction and substantial improvements shall be anchored to prevent flotation, collapse or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy.
 - 2. All manufactured homes shall meet the anchoring standards of Section 16.18.065.
 - B. Construction Materials and Methods.
- 1. All new construction and substantial improvements shall be constructed with materials and utility equipment resistant to flood damage.

- 2. All new construction and substantial improvements shall be constructed using methods and practices that minimize flood damage.
- 3. All new construction and substantial improvements shall be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed and/ or located so as to prevent water from entering or accumulating within the components during conditions of flooding.
- 4. Require within Zones AH or AO, adequate drainage paths around structures on slopes to guide floodwaters around and away from proposed structures.
 - C. Elevation and Floodproofing.
- 1. New construction and substantial improvement of any structure shall have the lowest floor, including basement, elevated to or above the base flood elevation. Nonresidential structures may meet the standards in Section 16.18.050(C)(3). Upon the completion of the structure, the elevation of the lowest floor including basement shall be certified by a registered professional engineer or surveyor, or verified by the community building inspector to be properly elevated. Such certification or verification shall be provided to the Building Official.
- 2. New construction and substantial improvement of any structure in Zone AH or AO shall have the lowest floor, including basement, elevated above the highest adjacent grade at least as high as the depth number specified in feet on the FIRM, or at least two feet if no depth number is specified. Nonresidential structures may meet the standards in Section 16.18.050(C)(3). Upon the completion of the structure, the elevation of the lowest floor including basement shall be certified by a registered professional engineer or surveyor, or verified by the City building inspector to be properly elevated. Such certification or verification shall be provided to the Building Official.
- 3. Nonresidential construction shall either be elevated in conformance with Section 16.18.050(C)(1) or 16.18.050(C)(2) or together with attendant utility and sanitary facilities:
- a. Be floodproofed so that below the base flood level the structure is watertight with walls substantial impermeable to the passage of water;
- b. Have structural components capable of resisting hydrostatic and hydrodynamic loads and effects of buoyancy; and
- c. Be certified by a registered professional engineer or architect that the standards of this subsection are satisfied. Such certifications shall be provided to the Building Official.
- 4. Require, for all new construction and substantial improvements, that fully enclosed areas below the lowest floor that are subject to flooding shall be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. Designs for meeting this requirement must either be certified by a registered professional engineer or architect or meet or exceed the following minimum criteria:
- a. Either a minimum of two openings having a total net area of not less than one square inch for every square foot of enclosed area subject to flooding shall be provided. The bottom of all openings shall be no higher than one foot above grade. Openings may be equipped with screens, louvers, valves or other coverings or devices provided that they permit the automatic entry and exit of floodwaters; or
- b. Be certified to comply with a local floodproofing standard approved by the Federal Insurance Administration.
- 5. Manufactured homes shall also meet the standards in Section 16.18.065. (Ord. 5640 § 1, 1988; Ord. 5039 § 6, 1982)

Section 16.18.055 Standards for utilities.

A. All new and replacement water supply and sanitary sewage systems shall be designed to minimize or eliminate infiltration of floodwaters into the system and discharge from systems into floodwaters.

B. On-site waste disposal systems shall be located to avoid impairment to them or contamination from them during flooding. (Ord. 5640 § 1, 1988; Ord. 5039 § 8, 1982)

Section 16.18.060 Standards for subdivisions.

- A. All preliminary subdivision proposals shall identify the flood hazard area and the elevation of the base flood.
- B. All final subdivision plans will provide the elevation of proposed structure(s) and pads. If the site is filled above the base flood, the final pad elevation shall be certified by a registered professional engineer or surveyor and provided to the Building Official.
 - C. All subdivision proposals shall be consistent with the need to minimize flood damage.
- D. All subdivision proposals shall have public utilities and facilities such as sewer, gas, electrical and water systems located and constructed to minimize flood damage.
- E. All subdivisions shall provide adequate drainage to reduce exposure to flood hazards. (Ord. 5640 § 1, 1988; Ord. 5039 § 9, 1982)

Section 16.18.065 Standards for manufactured homes.

In all areas of special flood hazard, all new and replacement manufactured homes and additions to manufactured homes shall:

- A. Be elevated so that the lowest floor is at or above the base flood elevation; and
- B. Be securely anchored to a permanent foundation system to resist flotation, collapse or lateral movement. (Ord. 5640 § 1, 1988)

Section 16.18.070 Standards for storage of materials and equipment.

In all areas of special flood hazards, the following standards for storage of materials and equipment are applicable:

- A. The storage or processing of materials that are in time of flooding buoyant, flammable, explosive, or could be injurious to human, animal or plant life is prohibited.
- B. Storage of other materials or equipment may be allowed if not subject to major damage by floods and firmly anchored to prevent flotation or if readily removable from the area within the time available after flood warning. (Ord. 5640 § 1, 1988; Ord. 5039 § 7, 1982)

Section 16.18.075 Floodways.

Located within areas of special flood hazard established in Section 16.18.030 are areas designated as floodways. Since the floodway is an extremely hazardous area due to the velocity of floodwaters which carry debris, potential projectiles, and erosion potential, the following provisions apply:

- A. Encroachments, including fill, new construction, substantial improvements, and other development are prohibited unless certification by a registered professional engineer competent in the field is provided demonstrating that encroachments shall not result in any increase in flood levels during the occurrence of the base flood discharge.
- B. If Section 16.18.075(A) is satisfied, all new construction and substantial improvements shall comply with all other applicable flood hazard reduction provisions of Sections 16.18.050 through 16.18.070. (Ord. 5640 § 1, 1988; Ord. 5039 § 11, 1982)

Section 16.18.080 Appeals.

Any person may appeal any order, act or determination of the Building Official, Planning Director or Public Works Director or their subordinates made pursuant to this chapter. Such appeal shall be made in accordance with the procedures set forth in Section 2.40.030 of the Riverside Municipal Code. (Ord. 5640 § 1, 1988)

Section 16.18.085 Variance procedures.

- A. Variances to the requirements of this chapter may only be granted in accordance with the procedures established in Title 18 or Title 19 of the Riverside Municipal Code, whichever is applicable, upon:
 - 1. A showing of good and sufficient cause;
- 2. A determination that failure to grant the variance would result in exceptional hardship to the applicant; and
- 3. A determination that the granting of a variance will not result in increased flood heights; additional threats to public safety; extraordinary public expense, create nuisances, cause fraud on or victimization of, the public, or conflict with existing local laws or ordinance.
- B. Variances may be issued for the reconstruction, rehabilitation or restoration of structures listed in the National Register of Historic Places or the State Inventory of Historic Places, without regard to the procedures set forth in this section.
- C. Variances shall not be issued within any designated floodway if any increase in flood levels during the base flood discharge would result.
- D. In reviewing an application for a variance, the body considering such application shall consider all technical evaluations, all relevant factors, standards specified in other sections of this chapter, and:
 - 1. The danger that materials may be swept onto other lands to the injury of others;
 - 2. The danger of life and property due to flooding or erosion damage;
- 3. The susceptibility of the proposed facility and its contents to flood damage and the effect of such damage on the individual owner;
 - 4. The importance of the services provided by the proposed facility to the community;
- 5. The availability of alternative locations for the proposed use which are not subject to flooding or erosion damage;
 - 6. The compatibility of the proposed use with existing and anticipated development;
- 7. The relationship of the proposed use to the comprehensive plan and floodplain management program for that area;
- 8. The safety of access to the property in time of flood for ordinary and emergency vehicles:
- 9. The expected heights, velocity, duration, rate of rise, and sediment transport of the floodwaters expected at the site; and
- 10. The costs of providing governmental services during and after flood conditions, including maintenance and repair of public utilities and facilities such as sewer, gas, electrical, and water system, and streets and bridges.
- E. Variances may be issued for new construction and substantial improvements and for other development necessary for the conduct of a functionally dependent use provided that the provisions of this section are satisfied and that the structure or other development is protected by methods that minimize flood damages during the base flood and create no additional threats to public safety.

Generally, variances may be issued for new construction and substantial improvements to be erected on a lot of one-half acre or less in size contiguous to and surrounded by lots with existing structures constructed below the base flood level, providing the items listed in subsection (D) above have been fully considered. As the lot size increases beyond one-half acre, the technical justification required for issuing the variance increases.

- F. Variances shall only be issued upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief. Such conditions as are deemed reasonably necessary to further the purposes of this chapter may be imposed upon the granting of a variance.
- G. Any applicant to whom a variance is granted shall be given written notice that the structure will be permitted to be built with a lowest floor elevation below the regulatory flood

elevation and that the cost of flood insurance will be commensurate with the increased risk resulting from the reduced lowest floor elevation. A copy of the notice shall be recorded in the office of the Riverside County Recorder and shall be recorded in a manner so that it appears in the chain of title of the affected parcel of land. (Ord. 5640 § 1, 1988; Ord. 5039 § 12, 1982)

Section 16.18.090 Warning and disclaimer of liability.

The degree of flood protection required by this chapter is considered reasonable for regulatory purposes and is based on scientific and engineering considerations. Larger floods can and will occur on rare occasions. Flood heights may be increased by man-made or natural causes. This chapter does not imply that land outside the areas of special flood hazards, or uses permitted within such areas, will be free from flooding or flood damage. This chapter shall not create liability on the part of the City, any officer or employee thereof, or the Federal Insurance Administration for any flood damages that result from reliance on this chapter or any administrative decision lawfully made thereunder. (Ord. 5640 § 1, 1988; Ord. 5039 § 13, 1982)

Section 16.18.095 Severability.

This chapter and the various parts thereof are hereby declared to be severable. Should any section of this chapter be declared by the courts to be unconstitutional or invalid, such decision shall not affect the validity of the chapter as a whole, or any portion thereof other than the section so declared to be unconstitutional or invalid. (Ord. 5640 § 1, 1988)